Proposed Amendments to the Claims

1. (currently amended) A computer system for evaluating insurability of at least one individual, comprising:

survey means for gathering information into a computer system database pertaining to said individuals' lifestyle, health, and medical tests;

entry means for inputting said gathered information;

a computer system database memory for receiving and storing said gathered information;

means for assigning weight values in a weighting file in said computer system database for each of said stored information;

means for assigning risk values to each of said weight values that represent levels of insurance risk;

means for determining a total value based upon said assigned risk values and said assigned weight values for all of said gathered information;

evaluating means for comparing each of said total values for said gathered information with pre-defined accepted values and choosing pre-defined suggestions for improving health and decreasing risk;

messaging means for providing messages to at least such individual that contain said pre-defined suggestions;

analyzing means for determining said level of insurance risk such that both a cost and an insurability profile is determined; and

communicating means for automatically communicating said level of insurance risk.

2.   (previously presented) The computer system for evaluating insurability of claim 1, wherein said means for assigning risk values assigns negative values for actions that increase insurance risk and positive values for actions that decrease insurance risk.

3.   (previously presented) The computer system for evaluating insurability of claim 1, further comprising a second memory to store underwriter information including said risk values and said weight values.

4.   (previously presented) The computer system evaluating insurability of claim 1, further comprising a questionnaire memory means to store a questionnaire said questionnaire being employed by said survey means in order that such individual can select appropriate responses to lifestyle questions.

5.   (previously presented) The computer system for evaluating insurability of claim 1, wherein said pre-defined suggestions are automatically differentiated by said computer system for pregnant users.

6.   (previously presented) The computer system for evaluating insurability of claim 1, wherein said gathered information about lifestyle includes tobacco use, alcohol use and food intake.

7.   (currently amended) A method of evaluating <u>in a computer system</u> insurability of at least one individual, comprising the steps of:

gathering information pertaining to lifestyle, health, and medical tests;

receiving and storing said gathered information in a memory <u>in said computer system</u>;

assigning weight values for each of said stored information;

assigning risk values to each of said weight values that represent levels of insurance risk;

determining a total value based upon said assigned risk values and said assigned weight values for all of said gathered information for such individual;

creating an insurance comparison by comparing each of said total values for said gathered information with pre-defined accepted values;

choosing pre-defined suggestions for improving health and decreasing risk based upon said insurance comparison;

providing messages ~~to such individual~~ that contain said pre-defined suggestions;

determining said level of insurance risk such that both a cost and an insurability profile for each of such individuals is determined; and

communicating means for automatically communicating said level of insurance risk.

8.   (previously presented) The method of evaluating insurability of at least one individual in claim 7, wherein said step of gathering information comprises the steps of:

providing said individual with a questionnaire; and receiving said individual's answers from said questionnaire.